

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES E RUIZ § Case No.: 05-15231
KATHLEEN A NEVERA §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2005.
- 2) This case was confirmed on 06/13/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2008, 03/05/2009.
- 5) The case was completed on 04/09/2009.
- 6) Number of months from filing to the last payment: 48
- 7) Number of months case was pending: 57
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 36,700.00
- 10) Amount of unsecured claims discharged without payment \$ 55,833.73
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 36,800.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 36,800.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,950.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,255.42
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,205.42

Attorney fees paid and disclosed by debtor	\$ 750.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WASHINGTON MUTUAL	SECURED	187,000.00	.00	.00	.00	.00
BANK ONE	SECURED	20,000.00	.00	.00	.00	.00
HARRIS NA	SECURED	2,000.00	1,033.97	1,033.97	1,033.97	25.17
ILLINOIS DEPT PUBLIC	PRIORITY	30,000.00	NA	NA	.00	.00
ST ALEXIUS MEDICAL C	UNSECURED	12,583.00	561.70	561.70	409.91	.00
AMERICAN EXPRESS TRA	UNSECURED	2,560.00	2,611.11	2,611.11	1,907.26	.00
AMERICAN EXPRESS TRA	UNSECURED	8,860.00	10,935.88	10,935.88	7,986.69	.00
AT&T UNIVERSAL	UNSECURED	3,860.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,983.00	1,983.16	1,983.16	1,448.34	.00
DISCOVER FINANCIAL S	UNSECURED	4,065.00	4,378.37	4,378.37	3,197.61	.00
CHASE	UNSECURED	6,999.00	NA	NA	.00	.00
CHASE	UNSECURED	13,351.00	NA	NA	.00	.00
CREDIT COLLECTION SE	UNSECURED	3,558.00	NA	NA	.00	.00
DISCOVER FINANCIAL S	UNSECURED	3,759.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	341.00	459.62	459.62	335.41	.00
FLEET CREDIT CARD SE	UNSECURED	3,558.00	NA	NA	.00	.00
GREENBERG RADIOLOGY	UNSECURED	481.00	NA	NA	.00	.00
IC SYSTEMS INC	OTHER	NA	NA	NA	.00	.00
KCA FINANCIAL SERVIC	UNSECURED	840.00	NA	NA	.00	.00
LAZAR & KARASICK	UNSECURED	777.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,384.00	7,135.95	7,135.95	5,212.17	.00
MEDICAL CENTER ANEST	UNSECURED	1,192.00	NA	NA	.00	.00
MEDICAL COLLECTORS	OTHER	NA	NA	NA	.00	.00

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
MERCHANTS CREDIT GUI	UNSECURED	105.00	NA	NA	.00	.00
NORTHWEST GASTROENTE	UNSECURED	356.00	NA	NA	.00	.00
PATHOLOGY CONSULTANT	UNSECURED	55.00	NA	NA	.00	.00
PATHOLOGY CONSULTANT	UNSECURED	117.00	NA	NA	.00	.00
RADIOLOGICAL CON OF	UNSECURED	200.00	NA	NA	.00	.00
RNB FIELDS	UNSECURED	1,312.00	NA	NA	.00	.00
ROSENBLUM & SAXON	UNSECURED	134.00	NA	NA	.00	.00
RUSH NORTH SHORE MED	UNSECURED	650.00	NA	NA	.00	.00
THE CENTER FOR SPORT	UNSECURED	500.00	NA	NA	.00	.00
UNIVERSITY ANESTHESI	UNSECURED	199.00	199.67	199.67	145.58	.00
CLASSIC VISA	UNSECURED	2,322.00	NA	NA	.00	.00
AMOCO BP	OTHER	NA	NA	NA	.00	.00
EXPRESS	OTHER	NA	NA	NA	.00	.00
VISA	OTHER	NA	NA	NA	.00	.00
PELLETTIERI & HENNIN	UNSECURED	NA	633.65	633.65	462.77	.00
ACME CONTINENTAL C U	UNSECURED	NA	2,328.76	2,328.76	1,677.95	.00
PRA RECEIVABLES MANA	UNSECURED	NA	4,585.14	4,585.14	3,348.62	.00
RESURGENT CAPITAL SE	UNSECURED	NA	4,416.54	4,416.54	3,225.49	.00
ST ALEXIUS MEDICAL C	UNSECURED	NA	3,763.19	3,013.62	2,177.64	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	1,033.97	1,033.97	25.17
All Other Secured	.00	.00	.00
TOTAL SECURED:	1,033.97	1,033.97	25.17
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	43,243.17	31,535.44	.00

Disbursements:

Expenses of Administration	\$ 4,205.42
Disbursements to Creditors	\$ 32,594.58

TOTAL DISBURSEMENTS: \$ 36,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/25/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.